

Terms and Conditions AmPartner BonusLink Campaign

1 Definition

1.1 For the purpose of these Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

"Bank" refers to AmBank (M) Berhad (Company No: 8515-D), having its registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

"AmBank Group" refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated inside or outside Malaysia, existing now or in the future and reference to 'AmBank Group' in these terms and conditions herein, shall include all or any entity within the AmBank Group.

"Day" means Monday to Friday, and whereby the registered office of the Bank is open, unless stated otherwise.

"Prior Notice" means notice by the Bank of certain facts or of a particular state of affairs of at least three (3) calendar days.

"Account" refers to AmPartner Account which is the product type offered under this Campaign.

"Retail Banking" refers to consumer banking that caters for individual customers.

"Retail Individual Customers" refers to new and existing individual customers of AmBank/AmBank Islamic under Retail Banking.

"New to Product" refers to Retail Individual Customers:

- a) Who are NOT an existing AmPartner Account holder; and
- b) Who had opened an AmPartner Account but whose account was closed three (3) months before the commencement of this Campaign.

"Campaign" refers to AmPartner BonusLink Campaign organised by the Bank together with BonusKad Loyalty Sdn. Bhd. (Company No.438200-T) in accordance with the terms and conditions stipulated herein.

"Associate Corporations" shall have the same meaning assigned to it under Section 2(1) of the Financial Services Act 2013 or the Islamic Financial Services Act 2013, where applicable.

"Related Corporations" shall have the same meaning assigned to it under Section 7 of the Companies Act 2016.

1.2 Words denoting persons shall include living persons and, if and where applicable, body or persons incorporated or unincorporated. Words importing the singular shall also include the plural and vice-versa. Words importing the masculine gender shall include the feminine and neuter gender.

**Terms and Conditions
AmPartner BonusLink Campaign**

2 Campaign Period

2.1 The Campaign shall commence **on 1 July 2019(00:00 GMT+8) and end on 30 September 2019 (23:59 GMT+8)** (both dates are inclusive and will be referred to "Campaign Period"). The Bank reserves the right to vary or amend the duration of the Campaign Period at its sole and absolute discretion with Prior Notice.

3 Eligibility

3.1 The Campaign is opened to all New-to-Product (refer to clause 1.1) Retail Individual Customers ("Eligible Customers").

3.2 Employees of the AmBank Group, BonusKad Loyalty Sdn. Bhd and their immediate family members (spouses, children and parents) are eligible to participate in this Campaign.

4 Campaign Mechanic

4.1 To qualify and participate in this Campaign, Eligible Customer(s) must fulfil the following requirements ("Campaign Requirements"):

- Open an AmPartner Account at any AmBank branch in Malaysia within the Campaign Period;
- Fulfil the requirements as specified in the Campaign Mechanic table (referred to in clause 4.2); and
- Submit their BonusLink Membership Number to the Bank once AmPartner Account is opened within the stipulated timeframe (referred to in clause 4.4).

4.2 The Campaign Mechanic is as specified in the table below:

Campaign Period	Criteria	Reward Points Entitlement	Reward Points Fulfillment
1 July 2019 to 30 September 2019	(A) Open an AmPartner Account with initial deposits of RM100 - RM999	<ul style="list-style-type: none"> • Each account to receive 1,000 BonusLink Points. 	<ul style="list-style-type: none"> • The BonusLink points will be credited to the Eligible Customer's BonusLink Membership Account within 45 days after the Campaign Period ends.
	(B) Open an AmPartner Account with minimum initial deposits of RM1,000	<ul style="list-style-type: none"> • First 200 accounts to receive 10,000 BonusLink Points; • Subsequent accounts after the first 200 accounts to receive 1,000 BonusLink Points. 	
	(C) Maintain minimum Monthly Average Balance (MAB) of RM500 in AmPartner Account (only for AmPartner Account which	Earn 3X BonusLink Points on every Ringgit of MAB, with breakdown as below: <ul style="list-style-type: none"> • Base Point 1X BonusLink Point, i.e. 0.03 points per RM1. 	<ul style="list-style-type: none"> • Base Point - Points will be credited on monthly basis. Points calculation will be performed on the 1st and be credited on 15th in the following month.

Terms and Conditions
AmPartner BonusLink Campaign

	opened within Campaign Period)	<ul style="list-style-type: none"> • Bonus Point 2X BonusLink Points, i.e. 0.06 points per RM1. 	<ul style="list-style-type: none"> • Bonus Points - The BonusLink Points will be credited to the Eligible Customer's BonusLink Membership Account within 45 days after the Campaign Period ends.
--	--------------------------------	---	--

4.3 Only Eligible Customer(s) who fulfil the Campaign's terms and conditions shall be eligible to receive the Reward Points. Eligible Customer(s) who fail to fulfil the Campaign's terms and conditions will automatically be disqualified from the Campaign without notice.

4.4 Eligible Customer(s) must have submitted their BonusLink Membership Number to the Bank at ambank.com.my/AmPartner to be eligible to earn the Reward Points from this Campaign. Please note:

- To earn Base Points under Criteria C as per table in clause 4.2, Eligible Customer(s) have to submit their BonusLink Membership Number by the same month end to earn points for the current month. (Example: BonusLink points for June 2019 will be credited by 15 July 2019. Eligible Customers must submit their BonusLink Membership Number by 30 June 2019 to be eligible to earn points for June 2019.)
- To earn Reward Points as per table in clause 4.2 (except for Base Points), Eligible Customer(s) have to submit their BonusLink Membership by 30 September 2019.

Submission of BonusLink Membership Number only need to be done ONCE per account. If there are multiple submissions received for the same accountholder, the BonusLink Membership Number in the first submission will be used for points awarding.

4.5 Eligible Customer(s) shall ensure that:

- The 12 digits National Registration Identity Card Number (NRIC) provided to the Bank must be the same as registered with AmPartner Account.
- The 16 digits BonusLink Membership Number provided to the Bank must be the same as registered with BonusKad Loyalty Sdn. Bhd.

Any inconsistency in the 12 digits National Registration Identity Card Number (NRIC) and/or 16 digits BonusLink Membership Number, will result in unsuccessful crediting of BonusLink points and the BonusLink points will be forfeited due to the mismatch.

4.6 For joint accounts, only either one of the accountholders who submitted their BonusLink Membership Number will be receiving the Reward Points from this campaign. In the event both accountholders submitted their BonusLink Membership Number, the points will be awarded to the primary accountholder.

4.7 The Bank will not entertain any request from the Eligible Customer(s) to credit the BonusLink Points to other BonusLink Membership Account that does not belong to the Eligible Customer(s) or exchange the BonusLink Points with cash.

4.8 The BonusLink Membership Account and the AmPartner Account MUST be in good standing and MUST NOT be in breach of any of the General Terms and Conditions of Accounts and Services,

Terms and Conditions
AmPartner BonusLink Campaign

and/or be invalid or cancelled within Bank's definition, otherwise, the BonusLink Points will be forfeited

5 General

- 5.1 By participating in this Campaign, the Eligible Customer(s) and/or any party related herein consent and agree to be bound by the terms and conditions herein, to be read together with:
- General Terms and Conditions of Accounts and Services; and
 - Terms and Conditions of AmPartner BonusLink Campaign
- 5.2 By participating in this Campaign, the Eligible Customer(s) herein consent, agree and allow the Bank to disclose personal details to BonusKad Loyalty Sdn. Bhd. for the purpose of points crediting.
- 5.3 The Campaign offer is not valid with any other promotions of the Bank. No other special, additional or preferential rates shall be given under the Campaign.
- 5.4 The Bank shall have, at any time, the right and absolute discretion to cancel, terminate or suspend this Campaign with Prior Notice without assigning any reason.
- 5.5 The Bank shall have the right and absolute discretion to vary, amend, delete or add to any of the terms and conditions set out herein, in whole or in any part from time to time including to vary the Campaign Period as it deems fit, necessary and appropriate with Prior Notice.
- 5.6 Any notice to be given by the Bank shall be posted in the Bank's official website at www.ambank.com.my or its branches, and any such notice shall be deemed given when so posted at its official website or its branches, whichever is earlier.
- 5.7 The Bank shall have the absolute right to cancel the participation of or disqualify any Eligible Customer from participating in the Campaign if it finds or determines that:
- The said Eligible Customer has provided untrue information or acted fraudulently or wrongfully in any manner during the entry process or throughout the Campaign Period; or
 - The Eligible Customer has breached or potentially breached the terms and conditions herein.
- 5.8 Unless expressly stated otherwise, these terms and conditions shall prevail over any other provisions and/or representations contained in any other notices/campaign/advertising materials for the Campaign.
- 5.9 The Bank's decision on all matters relating to the eligibility of the Campaign shall be final and binding on all the participating Eligible Customers.
- 5.10 Under no circumstances will the Bank be held liable for any loss or damages, including without limitation to loss of income, profits, goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties, howsoever arising whether in contract, tort, negligence or otherwise, borne in connection with the Campaign or the Bank having exercised its rights and entitlement under any of these terms and conditions, and even if the Bank having exercised its rights and entitlement under any of these terms and conditions, and even if the Bank has been advised of the possibility of such damages in advance, all such damages are expressly excluded.

Terms and Conditions
AmPartner BonusLink Campaign

- 5.11 The Bank shall not be liable for any default in respect of the Campaign due to any act of god, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
- 5.12 All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia.
- 5.13 The Eligible Customer is required to log on to the Bank's corporate website for campaign updates at <https://www.ambank.com.my/eng/terms-and-conditions> for the latest terms and conditions, if any.
- 5.14 In the event of any discrepancy or conflict in the interpretation of these terms and conditions, the English and Bahasa Malaysia versions of each of these terms and conditions shall be construed as equivalent and each of the terms and conditions stipulated shall carry the same meaning.